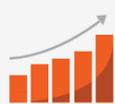
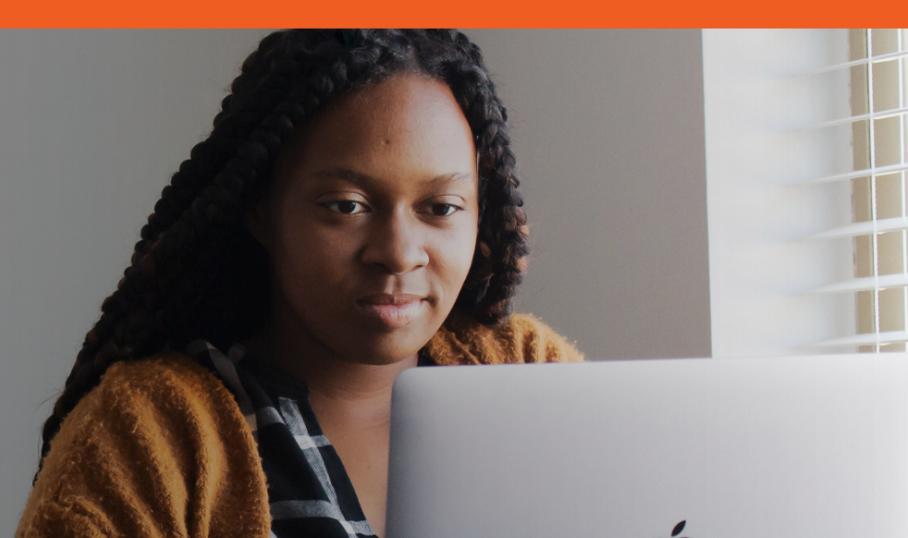




Credit with a Conscience



The use of VantageScore 4.0 provides lenders with a **significant opportunity to identify new, potential creditworthy borrowers** so that lenders are able **grow their portfolios in a safe and sound manner** that also supports the goals of **greater financial equity and inclusion**.



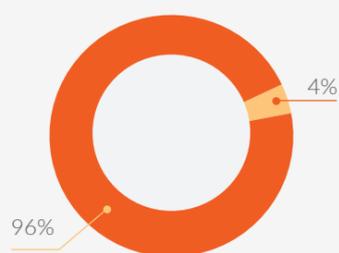
Socioeconomic factors such as income, home ownership (versus renting), access to banking services, and race and ethnicity have a significant effect on whether or not a consumer is able to get a credit score using conventional scoring models.



<50%

Income has the **strongest impact on conventional scoreability**. Consumers in communities with low household income levels (less than \$50,000) have **less than 50% of the odds of obtaining a credit score with conventional models** when compared to consumers in communities with higher household income levels (greater than \$90,000).

VantageScore 4.0 allows lenders to accurately evaluate **96% of American consumers who are 18 or older**, representing **approximately 37 million more consumers** than are scored using conventional models, including **10.7 million African Americans and Hispanics**.



620+

13 million of the newly scoreable consumers, including 3 million African Americans and Hispanics, obtain scores of 620 or higher with VantageScore models.

Areas with higher minority populations and lower income levels have the **highest percentage of newly scoreable consumers** with the use of VantageScore 4.0.



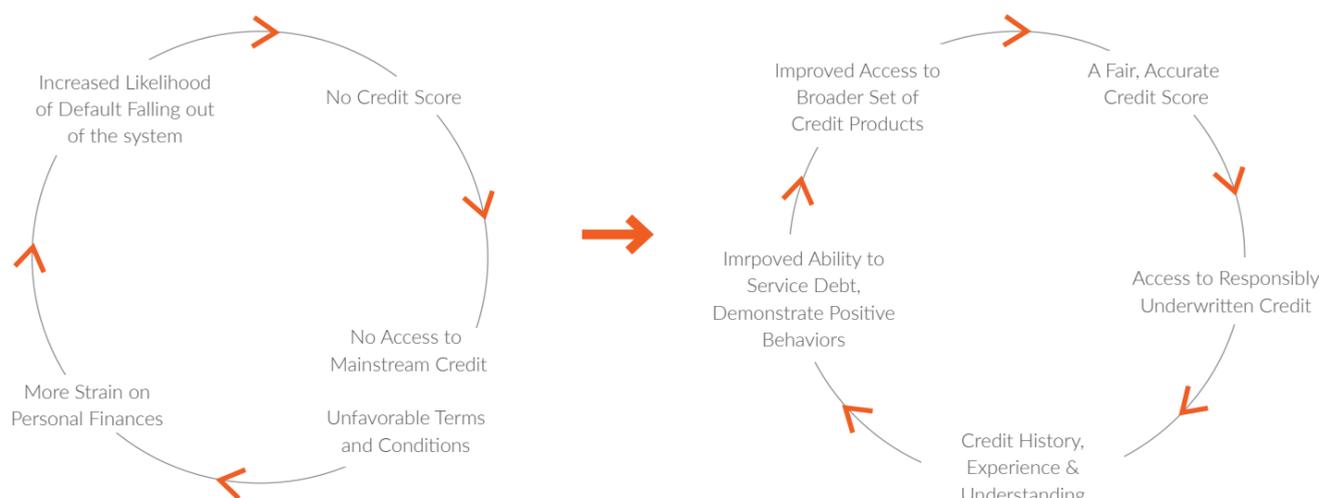
The newly scoreable population includes **nearly 14 million minority consumers** who have been particularly adversely impacted by legacy processes, including **5.5 million African Americans and 5.2 million Hispanics**. The ethnicity breakdown of the newly scoreable population is as follows:

Ethnicity	VantageScore Newly Scoreable Consumers	VantageScore Newly Scoreable Consumers with scores 620+
African American	5.5 million	1.3 million
Hispanic	5.2 million	1.7 million
White	24.2 million	9.2 million
Asian	1.4 million	0.6 million
Native American and Pacific Islander	350,000	100,000



Newly scoreable rates may be as **high as 30%** in many urban areas that are socioeconomically disadvantaged.

A credit score allows consumers to become **more educated about their financial lives** and to have a benchmark to compare their progress against.



Providing a **fair and accurate assessment of credit risk to a broader population through a more inclusive credit score** affords a great number of consumers the **opportunity to enter mainstream credit markets and pursue financial growth**.